

BCP Bank Mauritius

LCR Common disclosure template - 4 th quarter ending 31 December 2025			
<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (AVERAGE)	TOTAL WEIGHTED VALUE (AVERAGE)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-Quality Liquid Assets (HQLA)	13,225,428,034	13,225,428,034
CASH OUTFLOWS			
2	Retail deposits and term deposits from small business customers, of which:	5,245,433,954	290,304,742
3	Stable deposits	3,348,583,980	100,619,745
4	Less stable deposits	1,896,849,974	189,684,997
5	Unsecured wholesale funding, of which:	12,843,480,067	6,196,020,400
6	Operational deposits (all counterparties)	6,663,638,583	1,665,909,646
7	Non-operational deposits (all counterparties)	6,179,841,484	4,530,110,754
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	4,054,205,610	908,573,445
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	4,054,205,610	908,573,445
14	Other contractual funding obligations	178,579,676	178,579,676
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	22,321,699,306	7,573,478,263
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	-	-
19	Other cash inflows	3,546,035,868	2,619,861,601
20	TOTAL CASH INFLOWS	3,546,035,868	2,619,861,601
21	TOTAL HQLA		13,225,428,034
22	TOTAL NET CASH OUTFLOWS		4,953,616,663
23	LIQUIDITY COVERAGE RATIO (%)		267%
24	QUARTERLY AVERAGE OF DAILY HQLA		13,145,035,668

The Liquidity Coverage Ratio (LCR) is a regulatory requirement set to ensure that the Bank has sufficient unencumbered high quality liquid assets (HQLA) to meet its liquidity needs in a 30-calendar day, liquidity stress scenario. The Bank monitors and reports its liquidity position as per the Bank of Mauritius Guideline on Liquidity Risk Management and has maintained its liquidity position above the prudential requirement.

1) The reported values for 'quarterly average bimonthly observations' are based on October to December 2025 bimonthly figures.

2) The reported values "quarterly average of daily HQLA" are based on daily figures over 1st of October 2025 to 31st December 2025.

The quarterly consolidated LCR was 267 % as at 31 December 2025 against the regulatory limit of 100%.

The Bank continues to maintain a strong average consolidated LCR position over the reporting period with a prudent surplus over the regulatory requirements.

High-quality liquid assets (HQLA)

The bank's quarterly average HQLA as at end of December 2025 amounted to Rs. 13,225m, composed of unrestricted balances with Central Bank, placement with Central Bank, Sovereign and Central Bank Securities. The daily simple averages of the HQLA held over the fourth quarter of 2025 was Rs. 13,145m.

Main drivers and changes in LCR

The Bank's simple average bimonthly LCR for the fourth quarter of 2025 declined to 267%, compared with 331% in the third quarter of 2025, reflecting a decrease in the quarterly average HQLA. The Bank continues to closely monitor its LCR to ensure that it maintains an adequate and optimal level of HQLA.

Concentration of funding and liquidity sources

The Bank's funding strategy is largely driven by its policy to always maintain adequate liquidity in all currencies, and hence to be able to meet all obligations as they fall due. The main funding sources for the bank are current account and term deposits from retail, domestic, international corporate and financial institutions.

The Bank's funding profile over the reporting period was well diversified. Customer assets were largely funded out of customer deposits, which are considered a stable source of funding and from intra-group borrowings.